

<i>SERFF Tracking Number:</i>	<i>PACL-128515889</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.004 Modified Single Premium</i>
<i>Product Name:</i>	<i>Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Pacific Life Insurance Company	SERFF Tr Num: PACL-128515889	State: Arkansas
Product Name: Endorsement	SERFF Status: Closed-Approved-	State Tr Num:
TOI: A02I Individual Annuities- Deferred Non-Variable	Closed	
Sub-TOI: A02I.004 Modified Single Premium	Co Tr Num:	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Author: Craig Hopkins	Disposition Date: 07/05/2012
	Date Submitted: 06/26/2012	Disposition Status: Approved-Closed
		Implementation Date:
Implementation Date Requested: On Approval		
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Not Filed
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: NE, our state of domicile, is a part of the IIPRC.
Explanation for Combination/Other:	Market Type: Individual
Submission Type:	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 07/05/2012
	State Status Changed: 07/05/2012
Deemer Date:	Created By: Craig Hopkins
Submitted By: Craig Hopkins	Corresponding Filing Tracking Number:
Filing Description:	
June 26, 2012 NAIC: 67466	
FEIN: 95-079000	

To the Individual Life Insurance Department of:

Form Number Form Description
15-1247 Endorsement

SERFF Tracking Number: PACL-128515889 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium
Variable
Product Name: Endorsement
Project Name/Number: /

The form submitted is new and does not replace any previously approved form.

The Endorsement amends the Table of Guaranteed Values section by adding two illustrative tables to the contract to which it is attached. .

Once approved, the Endorsement will be provided to all future contract owners. This Endorsement will be issued with the following previously approved Contract forms:

Form Number Date Approved
SERFF Tracking No.
30-1228 4/ /12
PACL-XXXXXXXX

Thank you for attention to this submission.

Should you have any questions or require additional information, please call toll-free 1-800-722-2333 Ext. 3835.

Sincerely,

Craig M. Hopkins
Sr. Compliance Analyst
Product Compliance - RSD
Email: rcraig.hopkins@pacificlife.com
State Narrative:

Company and Contact

Filing Contact Information

Craig Hopkins, Sr. Compliance Analyst
700 Newport Center Drive
Newport Beach , CA 92660

Craig.Hopkins@PacificLife.com
949-219-3835 [Phone]
949-219-0579 [FAX]

Filing Company Information

Pacific Life Insurance Company
700 Newport Center Drive
Newport Beach, CA 92660-6397

CoCode: 67466
Group Code: 709
Group Name:

State of Domicile: Nebraska
Company Type: Annuities
State ID Number:

SERFF Tracking Number: PACL-128515889 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium
Variable
Product Name: Endorsement
Project Name/Number: /
(800) 722-2333 ext. [Phone] FEIN Number: 95-1079000

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$50.00	06/26/2012	60434691

SERFF Tracking Number: PACL-128515889 State: Arkansas
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Variable
Product Name: Endorsement
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	07/05/2012	07/05/2012

<i>SERFF Tracking Number:</i>	<i>PACL-128515889</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-</i>	<i>Sub-TOI:</i>	<i>A02I.004 Modified Single Premium</i>
	<i>Variable</i>		
<i>Product Name:</i>	<i>Endorsement</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 07/05/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PACL-128515889 State: Arkansas

Filing Company: Pacific Life Insurance Company State Tracking Number:

Company Tracking Number:

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium
Variable

Product Name: Endorsement

Project Name/Number: /

Form Schedule

Lead Form Number: 15-1247

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	15-1247	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		57.300	15-1247.pdf



PACIFIC LIFE

Pacific Life Insurance Company
[700 Newport Center Drive
Newport Beach, CA 92660]
A Stock Company

ENDORSEMENT TO AMEND TABLES OF GUARANTEED VALUES

Pacific Life Insurance Company has issued this Endorsement as a part of the annuity Contract to which it is attached.

All provisions of the Contract that do not conflict with this Endorsement apply to this Endorsement. In the event of any conflict between the provisions of this Endorsement and the provisions of the Contract, the provisions of this Endorsement shall prevail over the provisions of the Contract.

This Endorsement amends the Tables of Guaranteed Values section of the Contract to which it is attached.

TABLE OF GUARANTEED VALUES – ILLUSTRATION 1

The values shown below assume that the Purchase Payment of \$10,000 is paid on the Contract Date and allocated to a Guarantee Term of 7 years with interest accumulated at the minimum guaranteed rate of 1% per year. The values further assume that no withdrawals have been made, no premium taxes paid and that the Contract Value renews for 1 year periods after the Initial Guarantee Term.

The Contract Value for end of Contract Years 1 through 7 reflects the waiver of withdrawal charges on amounts up to the Free Withdrawal amount. The Free Withdrawal amount in Contract Year 1 is 10% of total Purchase Payments less total withdrawals. The Free Withdrawal amount after Contract Year 1 is 10% of the previous Contract Year's ending Contract Value. The full withdrawal value will never be less than total Purchase Payments paid less total withdrawals taken, less prior withdrawal charges.

We may credit an annual interest rate during a Guarantee Term that is higher than the Minimum Guaranteed Interest Rate.

<u>End of Contract Year</u>	<u>Contract Value</u>	<u>Full Withdrawal Value</u>
1	\$10,100.00	\$10,000.00
2	10,201.00	10,000.00
3	10,303.01	10,000.00
4	10,406.04	10,000.00
5	10,510.01	10,036.62
6	10,615.20	10,232.63
7	10,721.35	10,431.56
8	10,828.56	10,828.56
9	10,936.85	10,936.85
10	11,046.22	11,046.22
11	11,156.68	11,156.68
12	11,268.25	11,268.25
13	11,380.93	11,380.93
14	11,494.74	11,494.74
15	11,609.69	11,609.69
16	11,725.79	11,725.79
17	11,843.05	11,843.05
18	11,961.48	11,961.48
19	12,081.09	12,081.09
20	12,201.90	12,201.90

TABLE OF GUARANTEED VALUES – ILLUSTRATION 2

The values shown below assume that the Purchase Payment of \$10,000 is paid on the Contract Date and allocated to a Guarantee Term of 5 years with interest accumulated at the minimum guaranteed rate of 1% per year.. The values further assume that no withdrawals have been made, no premium taxes paid and that the Contract Value renews for 1 year periods after the Initial Guarantee Term.

The Contract Value for end of Contract Years 1 through 5 reflects the waiver of withdrawal charges on amounts up to the Free Withdrawal amount. The Free Withdrawal amount in Contract Year 1 is 10% of total Purchase Payments less total withdrawals. The Free Withdrawal amount after Contract Year 1 is 10% of the previous Contract Year's ending Contract Value. The full withdrawal value will never be less than total Purchase Payments paid less total withdrawals taken, less prior withdrawal charges.

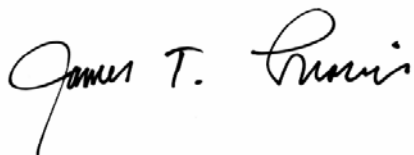
We may credit an annual interest rate during a Guarantee Term that is higher than the Minimum Guaranteed Interest Rate.

<u>End of Contract Year</u>	<u>Contract Value</u>	<u>Full Withdrawal Value</u>
1	\$10,100.00	\$10,000.00
2	10,201.00	10,000.00
3	10,303.01	10,000.00
4	10,406.04	10,000.00
5	10,510.01	10,131.32
6	10,615.20	10,615.20
7	10,721.35	10,721.35
8	10,828.56	10,828.56
9	10,936.85	10,936.85
10	11,046.22	11,046.22
11	11,156.68	11,156.68
12	11,268.25	11,268.25
13	11,380.93	11,380.93
14	11,494.74	11,494.74
15	11,609.69	11,609.69
16	11,725.79	11,725.79
17	11,843.05	11,843.05
18	11,961.48	11,961.48
19	12,081.09	12,081.09
20	12,201.90	12,201.90

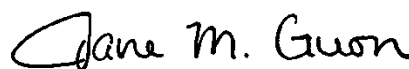
.All other terms and conditions of your Contract remain unchanged by this Endorsement.

PACIFIC LIFE INSURANCE COMPANY

[



Chairman and Chief Executive Officer



Secretary]

SERFF Tracking Number: PACL-128515889 State: Arkansas
Filing Company: Pacific Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.004 Modified Single Premium
Variable
Product Name: Endorsement
Project Name/Number: /

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: 15-1247 Arkansas-certs.pdf		
Bypassed - Item: Application Bypass Reason: This is an Endorsement only filing Comments:	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: This is an Endorsement only filing Comments:	Item Status:	Status Date:
Satisfied - Item: SOV Comments: Attachment: 15-1247SOV.pdf	Item Status:	Status Date:

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

CERTIFICATION OF READABILITY

This is to certify that the form(s) submitted herewith achieved the following reading ease score(s) as calculated by the Flesh Reading Ease Test and complies with the requirements of Arkansas State Ann. 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Simplification Act.

Form Number	Score
15-1247	53.7



Company Officer

Nancy A. Hill

Name

Assistant Vice President, Compliance

Title

6/26/12

Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

RULE AND REGULATION 6 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
15-1247	Endorsement

I, Nancy A. Hill, hereby provide our assurance that Rule and Regulation 6 has been reviewed and the above form(s) are in compliance said Rule and Regulation 6 as well as all other applicable requirements of the Arkansas Department of Insurance.



Company Officer

Nancy A. Hill
Name

Assistant Vice President Compliance
Title

6/26/12
Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

REGULATION 19 CERTIFICATION

<u>Form Numbers</u>	<u>Form Description</u>
15-1247	Endorsement

I, Nancy A. Hill, hereby certify that the above form(s) meet the provisions of Regulation 19 as well as all applicable requirements of the Arkansas Department of Insurance.



Company Officer

Nancy A. Hill
Name

Assistant Vice President Compliance
Title

2/1/12
Date

PACIFIC LIFE INSURANCE COMPANY
700 Newport Center Drive • Newport Beach, CA 92660

STATE OF ARKANSAS

CERTIFICATION OF COMPLIANCE

RE: 15-1247

We hereby certify that this form is in compliance with Regulation 34, Section 6 - Valuation and Section 7 - Nonforfeiture. In no case shall the reserves, under this policy, be less than the actual Cash Surrender Values provided for under the policy contract.



Company Officer

Jonathan Wallentine, FSA, MAAA

Name

Director of Product Pricing

Title

6/26/12

Date

PACIFIC LIFE INSURANCE COMPANY

700 Newport Center Drive • Newport Beach, CA 92660

STATEMENT OF VARIABILITY

<u>Form Number</u>	<u>Form Description</u>
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15-1247	Endorsement
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This Statement of Variability identifies and explains the variable items, denoted by brackets, contained in the above referenced variable annuity forms. Any changes within these areas will be administered in accordance with the requirements in your state, including any requirements for prior approval of a change.

Endorsement Form No. 15-1247

Bracketed (Variable) Text	Explanation of Variability
Company address & phone number	Current information shown. In the event of a change in the company address and/or phone number, the new information will be shown.
Officer's Signatures & Titles	Current signatures and titles shown. In the event of a change in company officers, the new officer's signature and title will be shown.

Except as otherwise described above, no other bracketed material appears within the endorsement.